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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/561,699)	CUSTOMER NO. 27717
Applicant: Alexander Grinberg)	
Filed: May 15, 2006)	Confirmation No. 8167
Docket No.: 37388-405600)	Examiner: Thuan Q. Tran
Mailing Date: November 11, 2009)	Group Art Unit: 3693
Title: SYSTEM AND METHOD FOR FACILITATING ON-LINE PAYMENT)	

Mail Stop: AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND REPLY FILED
IN ACCORDANCE WITH 37 C.F.R. §§1.113 AND 1.116

Dear Sir:

In response to the Final Office Action of May 11, 2009, please amend the above-captioned application as set forth below.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.

Certificate of Transmission/Mailing

I hereby certify that on November 11, 2009 this document is being facsimile transmitted (fax #571-273-8300) to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop: AF, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Deborah E. Dudek